IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)	Confirmation No. 2506
Ho Chung Nicholas FUNG et al.)	Group Art Unit: 3622
Application No. 10/566,174)	Examiner: Nathan C. Uber
Filed: September 12, 2006)	
For: Transaction Method And System)	Date: <u>February 20, 2009</u>

RESPONSE TO FINAL OFFICE ACTION

Mail Stop: AFTER FINAL Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Sir:

In response to the Office Action mailed December 15, 2008, Applicants respectfully request reconsideration and allowance of the subject application in view of the following amendments and remarks.